Certificate Number: 03088-PAE-DE-039008453

Bankruptcy Case Number: 19-16129



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 28, 2024, at 1:29 o'clock PM CDT, Cynthia Muse completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 28, 2024 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor